

capturing an image of checks and extracting data therefrom;  
 verifying the checks;  
 transmitting data within the remote locations;  
 transmitting data from each remote location to a corresponding intermediate location;  
 transmitting data within the intermediate locations;  
 transmitting data from each intermediate location to corresponding central locations;  
 and  
 transmitting data within the central locations.

56. A method for central management, storage and verification of remotely captured paper transactions from documents and receipts comprising the steps of  
 capturing and sending the paper transaction data at one or more locations;  
 managing the capturing and sending of the transaction data;  
 collecting, processing, sending and storing the transaction data at a central location;  
 managing the collecting, processing, sending and storing of the captured transaction at a central location, including comparing captured transaction data to stored transaction data for verification; and  
 transmitting the transaction data within and between the remote location(s) and the central location.

57. A method for central management, storage and verification of remotely captured paper transactions from documents and receipts according to claim 56 wherein said step of managing the collecting, processing, sending and storing further comprises the step of performing said paper transaction by transferring funds electronically from a payer bank to a payee bank. --

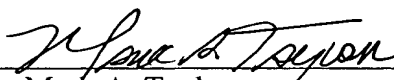
#### REMARKS

By the present Preliminary Amendment, the specification has been amended to include a cross-reference to all related applications. Claims 1-41 and 51-53 have been canceled without prejudice or disclaimer, certain of the claims have been amended as amended in the parent

application and new claims 54-57 have been added to define the present invention with greater particularity. Claims 56 and 57 represent claims 51 and 53 rewritten in independent form. Favorable consideration is respectfully requested.

Should any questions arise concerning this application, the Examiner is invited to contact the undersigned attorney at the telephone number provided below.

Respectfully Submitted,

By:   
Mark A. Taylor  
Registration No. 35,706

**McGuire, Woods, Battle & Boothe LLP**  
One James Center  
901 East Cary Street  
Richmond, VA 23219-4030  
(804) 775-4338

Date: December 6, 1999